

Product comparison

Features	LIC Jeevan Amrit	AEGON Religare Save Guard
Min age at entry Max age at entry	12 years (last birthday) 60 years (nearest birthday)	18 yrs (last birthday) 55 yrs (completed)
Max age at maturity	70 years (nearest birthday)	65 yrs last birthday for 10 yrs Policy Term 70 yrs last birthday for 15 yrs Policy Term 75 yrs last birthday for 20 yrs Policy Term
Min sum assured Max sum assured	Rs. 1,00,000/- No limit	Rs. 2,00,000/- Option 1: Death Benefit - Maximum Sum Assured under this option is capped at 1 Crore Option 2: Without inbuilt Accidental Death Benefit: No Limit
Modes of Premium Payment	Yearly / Half yearly / Qly/ Mly	Yearly / Half yearly/ Mly
Maturity benefits	Payment of total amount of premiums (excluding extra premiums, if any) paid along with vested Reversionary Bonuses and Final (Additional) Bonus, if any	All the premiums paid will be returned, excluding extra premiums, if any
Death benefits	An amount equal to Sum Assured along with vested Simple Reversionary Bonuses and Final (Additional) Bonus (if any) is payable in lump sum immediately on death of the Life Assured during the term of the policy.	In case ADB is not chosen: The Sum Assured of the policy will be paid to the nominee. If ADB is chosen: In case of death due to an accident, an additional benefit amounting to the Sum Assured will be paid to the nominee.

<p>Paid up value</p>	<p>Will be equal to the total amount of premiums paid (excluding any extra premium), if at least one full year's premiums have been paid and any subsequent premium be not duly paid.</p> <p>Shall be eligible for simple reversionary bonuses payable at the rate of per thousand total</p>	<p>On nonpayment of premium any time after payment of first three policy year's premium, the policy does not lapse but continues with Paid-up Sum Assured.</p> <p>Paid-up Sum Assured in case of death is calculated as (Premiums paid / Premiums payable) * Sum Assured.</p> <p>Paid-up Sum Assured in case of maturity is calculated as (Premiums paid / Premiums payable) * Premiums payable over the Policy Term.</p>
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